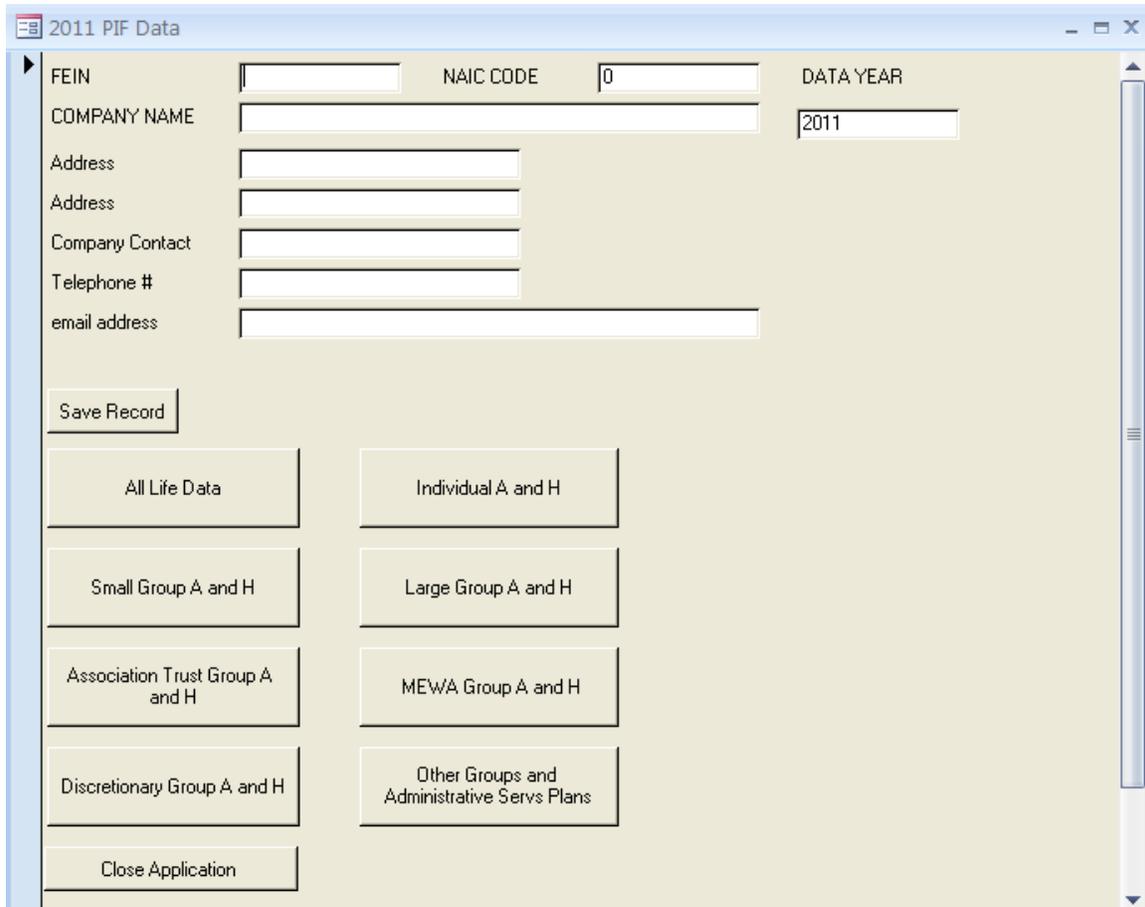# Instructions for Policy-in-Force

1. Double click on the Policy In Force Application.
2. Save PolicyInForce.zip to desktop or <u>local</u> drive.
3. Open PolicyInForce.zip and extract 2011 Policy in Force.mde. Simply opening this mde tends to cause problems. PLEASE be sure to EXTRACT the database vs opening it.
4. Double click the 2011 Policy in Force.mde application to begin reporting process.
5. Be sure to use this version, revisions to current application will prevent the use of prior versions.

The Company ID form should display when the application is opened. Below is a screen print of the required information. All information on the Company ID form must be provided prior to completing other forms. Selection of "Save Record" before proceeding will eliminate the need to input your company FEIN on each form.

Company ID

New Data Submission Procedure – please read

The following steps will produce a Microsoft excel file containing the company data. By submitting data in an excel format companies are no longer required to submit data through the State's secured web portal. These instructions were written based on the use of Access 2007 and Excel 97-2007.

- Once the Company ID form is completed, the user may select and complete policy count information for each applicable category.
- See Answers to Frequently Asked Questions regarding submission of data for multiple companies within one data file.
- Selection of the Close Form tab from any category form returns the user to the Company ID form.
- Once all categories are completed, the user must select the "Close Application" tab from the Company ID form.
- To return to the company record after closing the application simply select Company ID under the Forms Tab.
- Select "Tables" on left side if not already selected.
- Right click on "2011 PIF Data" file and select Export / Excel.
- Save in: local location, I suggest the desktop.
- File name: **PLEASE NOTE -** For data file consistency the DOI requests that all file names reflect the company FEIN or NAIC # of one of the companies included in the data file. If you submit data for multiple companies in the same file simply pick one of the companies. Do not include spaces in file name. For example, the properly formatted data file would resemble: 123456789.xlxs.
- Save as type: Microsoft Excel file: (*.xls) or (*.xlsx)
- Select Export / OK
- The completed (*.xls)/(*.xlsx) file must be submitted to the Department by email at: DOI.CostContainment@Illinois.gov. Please include "2011 Policy in Force" in the subject line of your email.

Please be advised that all companies licensed to write insurance in the State of Illinois, pursuant to Section 4, Class 1 and Class 2, are subject to the Policy-In-Force requirements. Specifically, all companies meeting either of the following conditions are required to submit data.

- All insurers that file under the Life, Accident, & Health; Health; or Fraternal blank and reported premiums for Illinois (line 14) on their 2010 schedule T.
- All insurers that file under the Property & Casualty blank and reported premiums on their Illinois 2010 State Page Exhibit for line 13, 14, 15.1, 15.2, 15.3, 15.4, 15.5, or 15.7.

The Department will expect receipt of all data no later than **May 1, 2012.**

Screen Print for each Coverage Area

2011 PIF Data — □ X

FEIN	
Ind Industrial Life	0
Ind Ordinary Life	0
Ind Term Life	0
Ind Variable and or Interest Sensitive Lii	0
Ind COLI Life	0
Ind Credit Life	0
Ind Variable and or Interest Sensitive Ar	0
Ind Equity Annuity	0
Ind Fixed Annuity	0

Close Form

Grp Life Policy	0	Grp Life Cert	0
Grp Life Descretionary Policy	0	Grp Life Descretionary Cert	0
Grp Life COLI Policy	0	Grp Life COLI Cert	0
Grp Credit Life Policy	0	Grp Credit Life Cert	0
Grp Vaiable and or Interest Sensitive An	0	Grp Variable and or Interest Sensitive .	0
Grp Equity Annuity Policy	0	Grp Equity Annuity Cert	0
Grp Fixed Annuity Policy	0	Grp Fixed Annuity Cert	0

2011 PIF Data — □ X

FEIN	
Ind Cancer or Specified Disease	0
Ind HosSurg	0
Ind LTC	0
Ind Comp Mjr Med	0
Ind Med Sup	0
Ind Short Term	0
Ind Credit Disability	0
Ind Dental, Vision, or Other	0
Ind DI	0
Ind HSA	0
Ind Hos Indmenity	0
Ind Accident Only	0

Close Form

2011 PIF Data

FEIN [   ]

Sml Grp Cancer or Specified Disease Policy	0	Sml Grp Cancer or Specified Disease Cert	0
Sml Grp HosSurg Policy	0	Sml Grp HosSurg Cert	0
Sml Grp LTC Policy	0	Sml Grp LTC Cert	0
Sml Grp Comp Mjr Med Policy	0	Sml Grp Comp Mjr Med Cert	0
Sml Grp Med Sup Policy	0	Sml Grp Med Sup Cert	0
Sml Grp Short Term Policy	0	Sml Grp Short Term Cert	0
Sml Grp Credit Disability Policy	0	Sml Grp Credit Disability Cert	0
Sml Grp Dental, Vision, or Other Policy	0	Sml Grp Dental, Vision, or Other Cert	0
Sml Grp DI Policy	0	Sml Grp DI Cert	0
Sml Grp HSA Policy	0	Sml Grp HSA Cert	0
Sml Grp Hos Indmenity Policy	0	Sml Grp Hos Indmenity Cert	0
Sml Grp Accident Only Policy	0	Sml Grp Accident Only Cert	0

Close Form

Record: ◄ ◄ 1 of 1 ► ►► Ⴑ Filtered   Search

2011 PIF Data

FEIN [   ]

Lrg Grp Cancer or Specified Diease Policy	0	Lrg Grp Cancer or Specified Disease Cert	0
Lrg Grp HosSurg Policy	0	Lrg Grp HosSurg Cert	0
Lrg Grp LTC Policy	0	Lrg Grp LTC Cert	0
Lrg Grp Comp Mjr Med Policy	0	Lrg Grp Comp Mjr Med Cert	0
Lrg Grp Med Sup Policy	0	Lrg Grp Med Sup Cert	0
Lrg Grp Short Term Policy	0	Lrg Grp Short Term Cert	0
Lrg Grp Credit Disability Policy	0	Lrg Grp Credit Disability Cert	0
Lrg Grp Dental, Vision, or Other Policy	0	Lrg Grp Dental, Vision, or Other Cert	0
Lrg Grp DI Policy	0	Lrg Grp DI Cert	0
Lrg Grp HSA Policy	0	Lrg Grp HSA Cert	0
Lrg Grp Hos Indmenity Policy	0	Lrg Grp Hos Indmenity Cert	0
Lrg Grp Accident Only Policy	0	Lrg Grp Accident Only Cert	0

Close Form

Record: ◄ ◄ 1 of 1 ► ►► Ⴑ Filtered   Search

2011 PIF Data

FEIN			
Assoc Grp Cancer or Specified Disease Policy	0	Assoc Grp Cancer or Specified Disease Cert	0
Assoc Grp HosSurg Policy	0	Assoc Grp HosSurg Cert	0
Assoc Grp LTC Policy	0	Assoc Grp LTC Cert	0
Assoc Grp Comp Mjr Med Policy	0	Assoc Grp Comp Mjr Med Cert	0
Assoc Grp Med Sup Policy	0	Assoc Grp Med Sup Cert	0
Assoc Grp Short Term Policy	0	Assoc Grp Short Term Cert	0
Assoc Grp Credit Disability Policy	0	Assoc Grp Credit Disability Cert	0
Assoc Grp Dental, Vision, or Other Policy	0	Assoc Grp Dental, Vision, or Other Cert	0
Assoc Grp DI Policy	0	Assoc Grp DI Cert	0
Assoc Grp HSA Policy	0	Assoc Grp HSA Cert	0
Assoc Grp Hos Indmenity Policy	0	Assoc Grp Hos Indmenity Cert	0
Assoc Grp Accident Only Policy	0	Assoc Grp Accident Only Cert	0

Close Form

Record: 1 of 1 | Filtered | Search

2011 PIF Data

FEIN			
MEWA Grp Cancer or Specified Disease Policy	0	MEWA Grp Cancer or Specified Disease Cert	0
MEWA Grp HosSurg Policy	0	MEWA Grp HosSurg Cert	0
MEWA Grp LTC Policy	0	MEWA Grp LTC Cert	0
MEWA Grp Comp Mjr Med Policy	0	MEWA Grp Comp Mjr Med Cert	0
MEWA Grp Med Sup Policy	0	MEWA Grp Med Sup Cert	0
MEWA Grp Short Term Policy	0	MEWA Grp Short Term Cert	0
MEWA Grp Credit Disability Policy	0	MEWA Grp Credit Disability Cert	0
MEWA Grp Dental, Vision, or Other Policy	0	MEWA Grp Dental, Vision, or Other Cert	0
MEWA Grp DI Policy	0	MEWA Grp DI Cert	0
MEWA Grp HSA Policy	0	MEWA Grp HSA Cert	0
MEWA Grp Hos Indmenity Policy	0	MEWA Grp Hos Indmenity Cert	0
MEWA Grp Accident Only Policy	0	MEWA Grp Accident Only Cert	0

Close Form

Record: 1 of 1 | Filtered | Search

2011 PIF Data

FEIN [   ]

Disc. Grp Cancer or Specified Disease Policy	0	Disc. Grp Cancer or Specified Disease Cert	0
Discretionary Grp HosSurg Policy	0	Discretionary Grp HosSurg Cert	0
Discretionary Grp LTC Policy	0	Discretionary Grp LTC Cert	0
Discretionary Grp Comp Mjr Med Policy	0	Discretionary Grp Comp Mjr Med Cert	0
Discretionary Grp Med Sup Policy	0	Discretionary Grp Med Sup Cert	0
Discretionary Grp Short Term Policy	0	Discretionary Grp Short Term Cert	0
Discretionary Grp Credit Disability Policy	0	Discretionary Grp Credit Disability Cert	0
Discretionary Grp Dental, Vision, or Other Policy	0	Discretionary Grp Dental, Vision, or Other Cert	0
Discretionary Grp DI Policy	0	Discretionary Grp DI Cert	0
Discretionary Grp HSA Policy	0	Discretionary Grp HSA Cert	0
Discretionary Grp Hos Indmenity Policy	0	Discretionary Grp Hos Indmenity Cert	0
Discretionary Grp Accident Only Policy	0	Discretionary Grp Accident Only Cert	0

Close Form

Record: I◄ ◄ 1 of 1 ► ►I ►▪ ▼ Filtered   Search

2011 PIF Data

FEIN [   ]

School / Student Grp Policy	0	School / Student Grp Cert	0
Combination Health Life Grp Policy	0	Combination Health Life Grp Cert	0
Excess Stop Loss Grp Policy	0	Excess Stop Loss Grp Cert	0
Travel Accident Grp Policy	0	Travel Accident Grp Cert	0
Administrative Services Grp A & H Policy	0	Administrative Services Grp A & H Certs	0
Administrative Services Grp Other Policy	0	Administrative Services Grp Other Cert	0
Administrative Services Grp Disability Policy	0	Administrative Services Grp Disability Cert	0

Close Form

Record: I◄ ◄ 1 of 1 ► ►I ►▪ ▼ Filtered   Search

Definitions:

1. **Policy**: A written, signed contract of insurance between an insurance company and the policyholder.

2. **Certificate**: A statement issued to a member of a group certifying that an insurance contract has been written and containing a summary of the terms applicable to that member. Under group coverage, a master policy is issued to the company, association, or trust, and certificates of insurance are given to the individuals covered by the term of the policy.

3. **Small Group**: Less than 50 certificates, coverage not otherwise defined or assigned to any other category provided.

4. **Large Group**: More than 50 certificates, coverage not otherwise defined or assigned to any other category provided.

5. **Association Group**: Any health plan regardless of # of certificates sponsored by an association. The programs are generally large groups. Insurers market & underwrite on an individual basis. Certificate holders are generally individually underwritten.

6. **MEWA (Multiple Employer Welfare Arrangement)**: Provides benefits to employees of two or more private employers. They are most often regulated by the Employee Retirement Income Security Act (ERISA)

7. **Discretionary Group**: Do not meet the requirements as a traditional group, such as employer/employee or association groups. The insured certificate holders do not have any association/affiliation with each other, as in employer/employee groups, other than being a holder of the same credit card. Also, there could be a trust set up to be the master policy holder, such as a bank.   If the group does not meet the definition under 215 ILCS 5/367 or 367a they are considered a discretionary group. Certificate holders are generally individually underwritten.

8. **Administrative Services Plans** are defined in Section 215 ILCS 5/511.100 of the Illinois Insurance Code. The specific definition of "Administrator", located in Section 511.101, identifies any person that adjusts or settles clams on behalf of a plan sponsor or insurer for a fee as an administrator.

Answers to Frequently Asked Questions

1. Variable and or Interest Sensitive categories include all products where performance is dependent on an underlying security or interest index.

2. Medicare advantage plus programs are not collected at this time.

3. HMO's or LHSO's are not required to provide any data at this time.

4. Medicaid data is not currently collected

5. Companies with no policy information must notify the Department to satisfy the reporting requirements by provide a letter or e-mail to the address below.

6. Submission of data for multiple companies within one data file is completed by simply selecting a new record on the bottom of the Company ID form. It appears as a triangle followed by an *. This creates a blank new record in which you can provide data for your next company.

Saving data:

Data is automatically saved when the application is closed.

Completion:

This data call may be submitted via regular mail or by e-mail. The Department strongly encourages the electronic submission of data by emailing your completed (*.xlxs or *.xls) file to: DOI.CostContainment@Illinois.gov. Company data may also be submitted by sending a CD to:

Illinois Department Insurance
Market Analysis Unit
320 West Washington Street, 5th Floor
Springfield, IL   62786
Attn: Robert P. Rapp

If you have any questions, please contact Robert Rapp at 217-785-1680.